



U.S. Department of Justice
United States Attorney's Office
CONNECTICUT
Connecticut Financial Center
Post Office Box 1824
New Haven, CT 6508
Phone: (888) 645-5807
Fax: (203) 773-5376

August 1, 2005

Victim Name
Victim Business Name
PO Box 30000
Los Angeles, OH 90000

RE: Defendants: Robert Ross and George Kundrat

Dear Victim Name:

Pursuant to federal law, you are entitled to be notified of the court proceedings relating to the criminal litigation of this case. This letter is to inform you of the following:

The following information concerns Defendant Robert Ross associated with USAO Case 2004R00674 and Court Docket Number 3:05CR165 and Defendant George Kundrat associated with USAO Case 2004R00676 and Court Docket Number 3:05CR172:

Charges have been filed against defendant(s), Robert Ross and George Kundrat, by Information. The main charge is categorized as Securities Fraud. The lead prosecutor for this case is Assistant U.S. Attorney, Michael S. McGarry.

In 2003, New Haven Savings Bank (NHSB) adopted a conversion plan to convert from a privately held mutual savings bank to a public capital stock savings bank and as such became a subsidiary of New Alliance Bancshares, Inc.(NAB). NHSB offered to sell its shares through a "subscription offering" in which five tiers of buyers would be offered the stock through an initial public offering.

As a crime victim, you have the following rights under 18 United States Code § 3771:

(1) The right to be reasonably protected from the accused; **(2)** The right to reasonable, accurate, and timely notice of any public court proceeding, or any parole proceeding, involving the crime or of any release or escape of the accused; **(3)** The right not to be excluded from any such public court proceeding, unless the court, after receiving clear and convincing evidence, determines that testimony by the victim would be materially altered if the victim heard other testimony at that proceeding; **(4)** The right to be reasonably heard at any public proceeding in the district court involving release, plea, sentencing, or any parole proceeding; **(5)** The reasonable right to confer with the attorney for the Government in the case; **(6)** The right to full and timely restitution as provided in law; **(7)** The right to proceedings free from unreasonable delay; **(8)** The right to be treated with fairness and with respect for the victim's dignity and privacy.

On June 28, 2005, the defendant, Robert Ross, pled guilty to the charges listed below. As a result of the guilty plea, there will be no trial involving this defendant. Robert Ross admitted that he and several associates, none of whom were depositors and none whom held subscription rights, devised a scheme to buy NAB stock using the subscription rights of other depositors and resell those shares at a profit.

Number of Charges	Description of Charges	Disposition
1	Securities Fraud	Guilty

On July 7, 2005, the defendant, George Kundrat, pled guilty to the charges listed below. As a result of the guilty plea, there will be no trial involving this defendant. George Kundrat admitted that he along with several associates, none of whom were eligible to buy the stock in the initial public offering participated in a scheme to buy New Alliance Bank stock using the subscription rights of eligible depositors and to resell those shares at a profit.

Number of Charges	Description of Charges	Disposition
1	Conspiracy to commit offense or to defraud US	Guilty

A sentencing hearing has been set for September 26, 2005 at 02:00 PM in the case involving defendant(s): George Kundrat. You are welcome to attend this proceeding though your attendance is not required by the court. If you plan on attending, please check the VNS website or the VNS Call Center to verify the sentencing date and time. You may call this office the day before the scheduled hearing for the most current information on the date/time of this event.

A sentencing hearing has been set for September 15, 2005 at 10:00 AM in the case involving defendant(s): Robert Ross. You are welcome to attend this proceeding though your attendance is not required by the court. If you plan on attending, please check the VNS website or the VNS Call Center to verify the sentencing date and time. You may call this office the day before the scheduled hearing for the most current information on the date/time of this event.

The following defendant(s): Robert Ross and George Kundrat, are not in the custody of federal law enforcement.

The judge is interested in knowing the impact this crime has had on you and your family. In an effort to provide this information to the Court, we are enclosing a Victim Impact Statement. Please forward the completed statement to:

Linda Corrado
Victim-Witness Coordinator
U.S. Attorney's Office
Connecticut Financial Center
Post Office Box 1824
New Haven, CT 06508

Under criminal law and procedures, all information contained in your questionnaires must also be disclosed to the defendant and his attorney. For your information, a U.S. Probation Officer may also contact you in an effort to obtain additional victim impact information.

When the form is received, it will be forwarded to the Probation Officer and become part of the court record. This form will also be available on the VNS Internet site by selecting "Downloads/Links".

The enclosed information provides instructions for accessing the Victim Notification System (VNS) website or the VNS Call Center. You will need a Victim Identification Number (VIN) and Personal Identification Number (PIN). Your VIN is "1234567" and your PIN is "1234".

The Victim Notification System (VNS) is designed to provide you with information regarding the case as it proceeds through the criminal justice system. Due to the large number of victims in this matter, the information will be provided only through the Internet at WWW.Notify.USDOJ.GOV or from the VNS Call Center at 1-866-DOJ-4YOU (1-866-365-4968) (TDD/TTY: 1-866-228-4619) (International: 1-502-213-2767) and it is not likely you will receive additional letter notifications. In addition, you may use the Call Center or Internet to update your contact information and/or change your decision about participation in the notification program. You may use your Victim Identification Number (VIN) and Personal Identification Number (PIN) anytime you contact the Call Center and the first time you log on to VNS on the Internet. In addition, the first time you access the VNS Internet site, you will need to enter your last name (or business name) as currently contained in VNS. The name you should enter is Wedbush Morgan Securities . If you have other questions which involve this matter, please contact the office listed above.

Sincerely,

Kevin J. O'Connor
United States Attorney

Linda Corrado
Victim Witness Coordinator